

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Title: STRUCTURED CREDIT ENHANCEMENTS

RESPONSE TO OFFICE ACTION ACCOMPANIED BY
REQUEST FOR CONTINUED EXAMINATION

K&L Gates LLP
Pittsburgh, PA 15222
May 26, 2009

VIA ELECTRONIC FILING

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the final Office Action mailed November 25, 2008 ("the Office Action"), please amend the above-identified application as follows, wherein:

Amendments to the Claims begin on page 2; and

Remarks begin on page 8.